State: Arkansas Filing Company: CMFG Life Insurance Company

TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed

Product Name: MEMBERS Index Annuity 2012 NonPar

Project Name/Number: MEMBERS Index Annuity 2012 NonPar/2012-SPDIAAMEND et al

Filing at a Glance

Company: CMFG Life Insurance Company

Product Name: MEMBERS Index Annuity 2012 NonPar

State: Arkansas

TOI: A07I Individual Annuities - Special

Sub-TOI: A07I.001 Equity Indexed

Filing Type: Form

Date Submitted: 08/06/2012

SERFF Tr Num: CUNA-128586458

SERFF Status: Closed-Approved-Closed

State Tr Num:

State Status: Approved-Closed

Co Tr Num: 2012-SPDIAAMEND ET AL

Implementation On Approval

Date Requested:

Author(s): Kari Hamrick, Kathy Strauser, Kimberly Steggall

Reviewer(s): Linda Bird (primary)

Disposition Date: 08/14/2012

Disposition Status: Approved-Closed

Implementation Date:

State Filing Description:

SERFF Tracking #: CUNA-128586458 State Tracking #: Company Tracking #: 2012-SPDIAAMEND ET AL

State: Arkansas Filing Company: CMFG Life Insurance Company

TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed

Product Name: MEMBERS Index Annuity 2012 NonPar

Project Name/Number: MEMBERS Index Annuity 2012 NonPar/2012-SPDIAAMEND et al

General Information

Project Name: MEMBERS Index Annuity 2012 NonPar Status of Filing in Domicile: Authorized Project Number: 2012-SPDIAAMEND et al Date Approved in Domicile: 08/01/2012

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 08/14/2012

State Status Changed: 08/14/2012

Deemer Date: Created By: Kathy Strauser

Submitted By: Kathy Strauser Corresponding Filing Tracking Number:

Filing Description:

This filing is being submitted for your review and approval. It contains no unusual or possibly controversial items from normal company or industry standards.

We reserve the right to alter the format of the forms submitted without refiling due to future technology changes, i.e. paper size, font, font type, line ending or page ending changes. Be assured that any minimum font-size requirements will be met. Any changes to wording or content will be filed for approval prior to use.

The forms of this filing are new forms, in final print, with the exception of ink, font style, paper stock, and logo.

Form 2012-SPDIAAMEND Amendment to Single Premium Deferred Index Annuity Contract, will be used to amend previously-approved contract form 2005-SPDIA(AR), approved by the Department on September 26, 2005. The Amendment form changes all references to "participating" to be "non-participating" and removes dividend language from the contract form.

This product will continue to be marketed as a retirement savings vehicle to individuals up to age 85, on a qualified or non-qualified basis, primarily by face-to-face representatives. Our call marketing area may be involved for in-bound calls.

Please note that upon approval, this amendment form will be incorporated into the text of new issues of the contract form listed above, making it non-participating. The non-participating contract form, after incorporation of 2012-SPDIAAMEND, was scored under a Flesch analysis to achieve a score of over 50.

Form 2012-IO, Additional Income Option Endorsement, will replace form 2002-IO(2), approved by the Department on July 18, 2003. It provides for additional income options for annuity products approved by the Department. The new form is being filed to remove dividend language. This form was combined with the Index Annuity contract form referenced above to achieve a score of over 50.

Effective January 31, 2012, CUNA Mutual Insurance Society changed its name to CMFG Life Insurance Company and reorganized from a mutual insurance company to a stock insurance company within a mutual insurance holding company structure. All regulatory filings for this change have been made with the Department. It is in accordance with this organizational change that the forms of this filing are being submitted so references to dividend language and participating status can be removed.

Thank you for your review of this submission.

Company and Contact

SERFF Tracking #: CUNA-128586458 State Tracking #: Company Tracking #: 2012-SPDIAAMEND ET AL

State: Arkansas Filing Company: CMFG Life Insurance Company

TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed

Product Name: MEMBERS Index Annuity 2012 NonPar

Project Name/Number: MEMBERS Index Annuity 2012 NonPar/2012-SPDIAAMEND et al

Filing Contact Information

Kathy Strauser, Consultant, Ethics & kathy.strauser@cunamutual.com

Compliance

2000 Heritage Way 319-483-3510 [Phone]

Waverly, IA 50677

Filing Company Information

CMFG Life Insurance Company CoCode: 62626 State of Domicile: Iowa

2000 Heritage Way Group Code: 306 Company Type: Waverly, IA 50677 Group Name: State ID Number:

(319) 352-4090 ext. [Phone] FEIN Number: 39-0230590

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00

Retaliatory? No

Fee Explanation: \$50 per form x 2 forms = \$100.00

Per Company: No

CompanyAmountDate ProcessedTransaction #CMFG Life Insurance Company\$100.0008/06/201261447025

SERFF Tracking #: CUNA-128586458 State Tracking #: 2012-SPDIAAMEND ET AL

State: Arkansas Filing Company: CMFG Life Insurance Company

TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed

Product Name: MEMBERS Index Annuity 2012 NonPar

Project Name/Number: MEMBERS Index Annuity 2012 NonPar/2012-SPDIAAMEND et al

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/14/2012	08/14/2012

SERFF Tracking #: CUNA-128586458 State Tracking #: 2012-SPDIAAMEND ET AL

State: Arkansas Filing Company: CMFG Life Insurance Company

TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed

Product Name: MEMBERS Index Annuity 2012 NonPar

Project Name/Number: MEMBERS Index Annuity 2012 NonPar/2012-SPDIAAMEND et al

Disposition

Disposition Date: 08/14/2012

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Certification with AR Rule and Regulation 19 & 49		Yes
Form	Amendment to Single Premium Deferred Index Annuity Contract		Yes
Form	Additional Income Option Endorsement		Yes

SERFF Tracking #: CUNA-128586458 State Tracking #: Company Tracking #: 2012-SPDIAAMEND ET AL

State: Arkansas Filing Company: CMFG Life Insurance Company

TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed

Product Name: MEMBERS Index Annuity 2012 NonPar

Project Name/Number: MEMBERS Index Annuity 2012 NonPar/2012-SPDIAAMEND et al

Form Schedule

Lead F	Lead Form Number: 2012-SPDIAAMEND											
Item	Schedule Item	Form	Form	Form	Action/	Readability						
No.	Status	Number	Туре	Name	Action Specific Data	Score	Attachments					
1		2012-	POLA	Amendment to Single Premium	Initial:	50.000	2012-SPDIAAMEND.pdf					
		SPDIAAMEND		Deferred Index Annuity Contract								
2		2012-IO	POLA	Additional Income Option Endorsement	Initial:	50.000	2012-IO.pdf					

Form Type Legend:

. • ,	po Logona.		
ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
ОТН	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

CMFG Life Insurance Company Home Office: 2000 Heritage Way Waverly, IA 50677 800.798.6600

AMENDMENT TO SINGLE PREMIUM DEFERRED INDEX ANNUITY CONTRACT

FRONT AND BACK COVER PAGES

The phrase "Participating – Dividends Not Anticipated" in the short description is deleted. It is replaced with "Non-Participating".

CONTRACT GUIDE AND INDEX

The section reference to "Dividends......Section 15" is deleted. The remaining Sections are renumbered.

Section 3. GENERAL INFORMATION

Question 3.3: The reference to Section 19 in the 2nd sentence is replaced with Section 18.

Section 15. DIVIDENDS

The Section is deleted in its entirety.

Section 16. PAYOUT PERIOD

- Section 16 is renumbered to be Section 15.
- Question 16.1 is renumbered to be 15.1; and the reference to Section 17.2 in the 2nd sentence is replaced with Section 16.2.

Section 17. INCOME PAYMENTS

- Section 17 is renumbered to be Section 16.
- Question 17.1 is renumbered to be 16.1.
- Question 17.2 is renumbered to be 16.2.
- Option 2 Installment Option: The last paragraph referencing Dividends is deleted in its entirety.
- Option 3 Life Income Option Guaranteed Period Certain: The last paragraph referencing Dividends is deleted in its entirety.
- Option 4 Joint and Survivor Life Income Option 10 Year Guaranteed Period Certain: The last paragraph referencing Dividends is deleted in its entirety.
- Question 17.3 is renumbered to be 16.3.
- Question 17.4 is renumbered to be 16.4; and the reference to Section 19 in the 1st sentence is replaced with Section 18.

Section 18. DEATH OF OWNER/PAYEE

- Section 18 is renumbered to be Section 17.
- Question 18.1 is renumbered to be 17.1.

Section 19. OPTION TABLES

- Section 19 is renumbered to be Section 18.
- Question 19.1 is renumbered to be 18.1.

CMFG LIFE INSURANCE COMPANY



CMFG Life Insurance Company

A Stock Insurance Company (2000 Heritage Way • Waverly, IA 50677 Phone: 800.798.6600

ADDITIONAL INCOME OPTION ENDORSEMENT

SECTION 1. What is our agreement with you includes this endorsement as a part of the contract to which it is attached. The provisions of the contract apply to this endorsement unless changed by this endorsement. SECTION 2. BENEFIT This endorsement provides 4 additional income payout options, as described below. We reserve the right to discontinue offering these additional payout options if the U.S. Treasury no longer issues new Treasury Inflation-Protection Securites.

SECTION 3.

ADDITIONAL OPTIONS

What additional income payout options are available?

Option 5 – Single Life Income – Payments Adjusted For Inflation – Guarantee Period Certain.

We will pay monthly income payments for as long as the payee lives. If the original payee dies before all of the income payments have been made for the guaranteed period certain: (a) income payments will be continued during the remainder of the guaranteed period certain to the successor payee; or (b) the present value of the remaining income payments, calculated on the same basis used to create Option 5 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

The guaranteed period certain choices are:

- a.) 0 years (life income only);
- b.) 5 years;
- c.) 10 years;
- d.) 15 years; or
- e.) 20 years.

Option 6 – Joint Life Income – Payments Adjusted For Inflation – 10 Year Guarantee Period Certain.

We will pay monthly income payments for as long as either of the original payees is living. If at the death of the second surviving payee, income payments have been made for less than 10 years: (a) income payments will be continued during the remainder of the guaranteed period certain to the successor payee; or (b) the present value of the remaining income payments, calculated on the same basis used to create Option 6 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

Option 7 – Single Life Income – Payments Adjusted For Inflation – Lifetime Payout with Cash Refund.

We will pay monthly income payments for as long as the original payee lives. The total amount paid under this option will be at least equal to the contract value applied. If the original payee dies and the total of all income payments paid is less than the value applied to the income payment option, the difference will be payable to the successor payee in a single sum. If there is no successor payee, it will be payable to the payee's estate.

Option 8 – Joint Life Income – Payments Adjusted For Inflation – Lifetime Payout with Cash Refund.

We will pay monthly income payments for as long as either of the original payees is living. The total amount paid under this option will be at least equal to the contract value applied. If at the death of the second surviving payee, the total of all income payments paid is less than the value applied to the income payment option, the difference will be payable to the successor payee in a single sum. If there is no successor payee, it will be payable to the last surviving payee's estate.

How will income payment values be determined for these additional income payment options?

The dollar amount of the initial income payment will be determined by dividing the value applied by \$1,000, and multiplying the result by the applicable option rate shown in Section 4 of this Endorsement. Higher current option rates may be available on the payout date and are available upon your request to our home office.

Income payments for the remainder of the calendar year in which your payout date occurs will be equal to your initial income payment.

The dollar amount of income payments for subsequent calendar years, adjusted for inflation, will be calculated annually and will be effective for the duration of the calendar year. The adjustment for inflation is based on the percentage increase in the Consumer Price Index (defined below) for the 12 month period ending September 30th of the prior calendar year. If the percentage change in the Consumer Price Index is zero or less, your income payments for the upcoming calendar year will remain unchanged. Income payments will never decrease due to an adjustment for inflation under these options.

Consumer Price Index means the Consumer Price Index Urban Wage Earners and Clerical Workers (Current Series). If the Consumer Price Index is discontinued, a substitute index published by the U.S. Department of Labor or successor agency will be used. Such substitute index may be subject to approval by your state insurance department, if required by state law.

SECTION 4.

ADDITIONAL OPTION TABLES

What rates will be used to determine payment values for these additional income payout options?

The rates shown in the following tables are used to determine the minimum payment values for monthly income payments. Higher current rates may be available on the payout date, and are available upon your request to our home office.

These additional options are based on the Annuity 2000 Table and with compound interest at the effective rate of 2.00% per year and an assumed annual payment increase of 4.50%. Rates for years payable and guaranteed periods certain not shown, if allowed by us, will be calculated on an actuarially equivalent basis and will be available upon request.

The Type A life income rates for these additional options are based on the payee's age and gender. The Type B life income rates are based on the payee's age. The life income rates type for this contract is shown on the contract data page.

Option 5 – Single Life Income Rates – Payments Adjusted For Inflation – Guarantee Period Certain – First Payment Due at Beginning of Period.

Type A Life Income Rates Per \$1,000 Applied

	Age – Male									
Years	55	60	65	70	75	80	85	90	95	100
0	1.82	2.27	2.89	3.74	4.95	6.65	9.07	12.43	17.06	24.21
5	1.82	2.27	2.87	3.70	4.83	6.32	8.18	10.24	12.24	14.04
10	1.81	2.24	2.81	3.54	4.41	5.35	6.18	6.77	7.10	7.21
15	1.79	2.19	2.67	3.22	3.74	4.15	4.39	4.49	4.52	4.52
20	1.74	2.08	2.44	2.77	3.00	3.12	3.17	3.18	3.18	3.18

	Age – Female										
Years	55	60	65	70	75	80	85	90	95	100	
0	1.60	1.98	2.51	3.24	4.32	5.92	8.35	11.86	16.44	22.99	
5	1.60	1.98	2.50	3.22	4.26	5.73	7.70	9.95	12.00	13.83	
10	1.59	1.97	2.47	3.14	4.02	5.06	6.04	6.71	7.07	7.21	
15	1.58	1.94	2.40	2.96	3.56	4.06	4.36	4.48	4.52	4.52	
20	1.56	1.89	2.26	2.65	2.94	3.10	3.16	3.18	3.18	3.18	

Type B Life Income Rates Per \$1,000 Applied

Age – Unisex											
Years	55	60	65	70	75	80	85	90	95	100	
0	1.64	2.04	2.58	3.34	4.44	6.07	8.49	11.97	16.56	23.23	
5	1.64	2.04	2.57	3.32	4.37	5.84	7.80	10.01	12.05	13.87	
10	1.64	2.02	2.54	3.22	4.10	5.12	6.07	6.72	7.07	7.21	
15	1.62	1.99	2.45	3.01	3.60	4.08	4.36	4.49	4.52	4.52	
20	1.60	1.93	2.30	2.67	2.96	3.11	3.16	3.18	3.18	3.18	

Option 6. Joint and Survivor Life Income Rates – Payments Adjusted For Inflation – Guarantee Period Certain – First Payment Due at Beginning of Period.

Type A Life Income Rates Per \$1,000 Applied

Age		Age – Female								
Male	55	60	65	70	75	80	85	90	95	100
55	1.35	1.49	1.61	1.70	1.76	1.79	1.80	1.81	1.81	1.81
60	1.44	1.65	1.85	2.00	2.12	2.18	2.22	2.23	2.24	2.24
65	1.51	1.78	2.06	2.32	2.53	2.67	2.75	2.79	2.81	2.81
70	1.55	1.86	2.23	2.61	2.97	3.24	3.41	3.49	3.53	3.54
75	1.57	1.92	2.34	2.84	3.36	3.82	4.14	4.31	4.39	4.41
80	1.58	1.95	2.41	2.99	3.67	4.34	4.86	5.16	5.30	5.35
85	1.59	1.96	2.44	3.08	3.86	4.71	5.43	5.87	6.10	6.18
90	1.59	1.97	2.46	3.12	3.96	4.92	5.79	6.35	6.65	6.76
95	1.59	1.97	2.47	3.14	4.01	5.02	5.97	6.61	6.95	7.08
100	1.59	1.97	2.47	3.14	4.02	5.06	6.03	6.70	7.06	7.20

Type B Life Income Rates
Per \$1,000 Applied

	. c. v.,000 / .ppou										
Age	•	Age – Unisex									
Unisex	55	60	65	70	75	80	85	90	95	100	
55	1.31	1.43	1.52	1.57	1.61	1.62	1.63	1.63	1.64	1.64	
60	1.43	1.61	1.76	1.88	1.95	1.99	2.01	2.02	2.02	2.02	
65	1.52	1.76	2.00	2.21	2.36	2.46	2.50	2.53	2.53	2.54	
70	1.57	1.88	2.21	2.54	2.82	3.02	3.14	3.19	3.21	3.22	
75	1.61	1.95	2.36	2.82	3.28	3.66	3.90	4.03	4.08	4.10	
80	1.62	1.99	2.46	3.02	3.66	4.26	4.71	4.96	5.08	5.12	
85	1.63	2.01	2.50	3.14	3.90	4.71	5.37	5.78	5.99	6.06	
90	1.63	2.02	2.53	3.19	4.03	4.96	5.78	6.33	6.61	6.71	
95	1.64	2.02	2.53	3.21	4.08	5.08	5.99	6.61	6.94	7.06	
100	1.64	2.02	2.54	3.22	4.10	5.12	6.06	6.71	7.06	7.19	

Option 7 – Single Life Income Rates – Payments Adjusted For Inflation – Lifetime Payout with Cash Refund – First Payment Due at Beginning of Period.

Type A Life Income Rates
Per \$1 000 Applied

	T el ψ1,000 Applied										
Age	55	60	65	70	75	80	85	90	95	100	
Male	1.59	1.91	2.32	2.84	3.52	4.43	5.67	7.44	10.09	14.65	
Female	1.45	1.75	2.13	2.63	3.29	4.18	5.42	7.16	9.69	13.87	

Type B Life Income Rates
Per \$1 000 Applied

ι ει ψί,000 Αρρίιου											
Age	55	60	65	70	75	80	85	90	95	100	
Unisex	1.48	1.78	2.17	2.67	3.34	4.23	5.47	7.22	9.77	14.03	

Option 8. Joint and Survivor Life Income Rates – Payments Adjusted For Inflation – Lifetime Payout with Cash Refund – First Payment Due at Beginning of Period.

Type A Life Income Rates Per \$1,000 Applied

	. , 11										
Age	Age – Female										
Male	55	60	65	70	75	80	85	90	95	100	
55	1.30	1.43	1.53	1.58	1.60	1.60	1.59	1.59	1.59	1.59	
60	1.38	1.57	1.74	1.85	1.90	1.92	1.92	1.91	1.91	1.91	
65	1.43	1.67	1.92	2.12	2.26	2.31	2.32	2.32	2.32	2.31	
70	1.45	1.73	2.04	2.36	2.62	2.77	2.83	2.84	2.83	2.83	
75	1.46	1.75	2.11	2.52	2.93	3.25	3.42	3.48	3.48	3.48	
80	1.46	1.76	2.13	2.60	3.14	3.66	4.05	4.25	4.31	4.32	
85	1.45	1.75	2.14	2.63	3.24	3.94	4.59	5.06	5.30	5.39	
90	1.45	1.75	2.13	2.63	3.27	4.07	4.97	5.78	6.38	6.72	
95	1.45	1.75	2.13	2.63	3.27	4.11	5.15	6.30	7.39	8.31	
100	1.45	1.75	2.13	2.62	3.27	4.12	5.21	6.56	8.16	10.03	

Type B Life Income Rates Per \$1,000 Applied

Age					Age –	Unisex				
Unisex	55	60	65	70	75	80	85	90	95	100
55	1.28	1.38	1.44	1.47	1.48	1.48	1.48	1.48	1.48	1.48
60	1.38	1.54	1.67	1.75	1.78	1.79	1.79	1.78	1.78	1.78
65	1.44	1.67	1.88	2.04	2.13	2.17	2.17	2.17	2.17	2.17
70	1.47	1.75	2.04	2.32	2.52	2.63	2.67	2.67	2.66	2.66
75	1.48	1.78	2.14	2.52	2.88	3.14	3.27	3.31	3.31	3.31
80	1.48	1.79	2.17	2.63	3.14	3.61	3.94	4.10	4.15	4.16
85	1.48	1.79	2.17	2.67	3.27	3.94	4.55	4.97	5.18	5.24
90	1.48	1.78	2.17	2.67	3.31	4.10	4.96	5.73	6.28	6.58
95	1.48	1.78	2.17	2.67	3.31	4.15	5.18	6.28	7.32	8.15
100	1.48	1.78	2.17	2.66	3.31	4.16	5.24	6.58	8.15	9.91

CMFG Life Insurance Company

President

SERFF Tracking #: CUNA-128586458 State Tracking #: 2012-SPDIAAMEND ET AL

State: Arkansas Filing Company: CMFG Life Insurance Company

TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed

Product Name: MEMBERS Index Annuity 2012 NonPar

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Supporting Document Schedules

		item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:	Attached.		
Attachment(s):			
AR Certificate of Complia	ance 23-79-138 and R&R 49.pdf		
AR Readability.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Application form SPDIAAPP-2011, Individual Deferred Fixe	ed Annuity Application, approved by	the Department on 7/14/2011, under
	SERFF Filing: CUNA-127193255, is the application form t	hat will be used to issue this product	
		Item Status:	Status Date:
Satisfied - Item:	Certification with AR Rule and Regulation 19 & 49		
Comments:	Attached.		
Attachment(s):			
AR Rule 19 & 49 Cert.pd	lf		

CERTIFICATE OF COMPLIANCE

Insurer: CMFG Life Insurance Company

Form Numbers: 2012-SPDIAAMEND and 2012-IO

I hereby certify to the best of my knowledge and belief that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (Consumer Information Notice).

Sthaft.

Signature of Company Officer

Stephen W. Koslow

Name

SVP, Chief Ethics & Compliance

Officer

Title

July 30, 2012

Date

STATE OF ARKANSAS

READABILITY CERTIFICATION

COMPANY NAME: CMFG Life Insurance Company

This is to certify that to the best of my knowledge and belief the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
2012-SPDIAAMEND	50
2012-IO	50

Signed:

Name: Stephen W. Koslow

Title: SVP, Chief Ethics & Compliance Officer

Date: July 30, 2012

Certificate of Compliance with Arkansas Rule and Regulation 19 & 49

Date

Insurer:	CMFG Life Insurance Company
Form Number(s):	2012-SPDIAAMEND and 2012-IO
-	to the best of my knowledge and belief, the filing above le Arkansas requirements including the requirements of Rule and 49.
5th aft	
Signature of Compa	any Officer
Stephen W. Koslow Name	<u>!</u>
SVP, Chief Ethics & Title	& Compliance Officer
July 30, 2012	